New York Life Annuities

Ownership Change Kit for Fixed and Variable Annuities

NYL-OCK-526

Dear Policy Owner,

Thank you for being a valued client of the New York Life Insurance and Annuity Corporation.

We are providing the enclosed Ownership Change kit to make it as easy as possible for you to change the ownership of your policy. Please return a completed Ownership/Beneficiary Change Form and additional required documents specified herein, so that we can process the change of ownership as promptly as possible. You may also access the same form online by logging in to your account at www.newyorklifeannuities.com/indivduals.

For assistance in completing the form or understanding what information is required, you may contact a client services representative at 800-762-6212, Monday through Friday from 8:30 A.M. to 5:30 P.M. ET.

We look forward to serving you for many years to come.

Important Information

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who establishes an account. The Transfer of Ownership form is required because the information provided on the form complies with the Federal Customer Identification Program (CIP) contained in the USA Patriot Act. The form must contain the name, relationship to Insured, address, date of birth, Social Security or Tax ID number, Gender, Citizenship status and signature for the new owners as well as the signature of the old owner. We may also seek to see the new owner's driver's license or other identifying documents. The existing Beneficiary(ies) Designation on the Company's records will continue as is unless a new Beneficiary(ies) Designation is requested by the New Owner(s). An ownership change terminates all financial scheduled activities.

The following types of qualified annuities do not allow for a change of ownership (unless directed by a court order):

- IRAs (Individual Retirement Plans) The only exceptions of ownership change allowed on IRAs, are to a Custodian (MLFP&S, FCC, Edward Jones, USB, etc.) or in cases of divorce.
- Qualified Plans
- 401ks
- 457 Plans (Deferred Compensation)
- TSAs (Tax-Sheltered Annuities)

PLACE HOLDER TITLE

- Transfer of Ownership changes can only be processed on Non-Qualified policies, Qualified Pension Plans, Profit Sharing Plans, 401As and Keoghs.
- Inherited Roth IRA and Inherited Non-qualified Ownership changes are NOT permitted
- Corporate Pension Plans, Profit Sharing and 401(a) require special handling.

NOTE: When a qualified plan terminates or an employee separates from service, the funds under the plan are generally distributed by transferring ownership to the employee.

Foreign Address

U.S. Citizens living abroad must provide a W-9 and may be subject to 10% Federal Tax withholding. Non-U.S. Citizens, a W-8BEN (W-8BEN-E for Entities) is required with your tax identification number issued to your country of residence. Please refer to the Internal Revenue Service website at www.irs.gov for the appropriate W-8 tax form.

Replacing Trustee/Adding a POA to a Trust Owned Contract

A POA may not be added on a trust owned contract as a trust is not a living entity. Naming a Successor Trustee would allow access to the account dependent upon what is outlined in the Trust documents. If a successor trustee applies, please submit the applicable trust documents.

When the trustee(s) acting on behalf of the trust have changed, we do not require a change of ownership. Instead submit a copy of the resignation of the former trustee(s) and a copy of the acceptance of the new trustee(s) as evidence of the change. The portion of the trust outlining the authority to name a new trustee or provisions regarding resignation and successor trustee(s) should be submitted. The trust document will indicate if the trustees can act independently/severally.

Filling Out IRS form W-9

- If filing under the name of a Trust or Corporation the appropriate box should be selected in Section 3 of the form. The tax identification number that we have on file should be listed under the Employer Identification Number section of the provided form.

- If filing under the name of an Individual the appropriate box should be selected in Section 3 of the form. The tax identification number on file should be listed under the Social Security Number section of the provided form.

Required Documents:

Changing from One Individual to Another Individual

- Ownership/Beneficiary Change form. The form must contain the name, relationship to Insured, address, date of birth, Social Security or Tax ID number, Gender, Citizenship status and signature for the new owners as well as the signature of the old owner.
- If you are submitting a change of ownership signed by an Attorney-in-Fact/POA, please confirm that the Agent/Attorney is authorized to make this type of change. Typically, POA's are not allowed to make "self-interested" transactions.
- If the Power-of-Attorney documentation has not been previously submitted to New York Life, please include the full document with all pages and notary where applicable, alongside the Ownership Change request.
- The existing Beneficiary(ies) Designation on the Company's records will continue as is unless a new Beneficiary(ies) Designation is requested by the New Owner(s).
- An ownership change terminates all financial scheduled activities. In order to set up new financial activities, please complete out the appropriate form(s) located at www.newyorklifeannuities.com.

Adding Joint Owner/Removing Joint Owner

- Ownership/Beneficiary Change form. The form must contain the name, relationship to Insured, address, date of birth, Social Security or Tax ID number, Gender, Citizenship status and signature for the new owners as well as the signature of the old owner.
- If you are submitting a change of ownership signed by an Attorney-in-Fact/POA, please confirm that the Agent/Attorney is authorized to make this type of change. Typically, POA's are not allowed to make "self-interested" transactions.
- If the Power-of-Attorney documentation has not been previously submitted to New York Life, please include the full document with all pages and notary where applicable, alongside the Ownership Change request.
- The existing Beneficiary(ies) Designation on the Company's records will continue as is unless a new Beneficiary(ies) Designation is requested by the New Owner(s). When the ownership is being changed from Joint Ownership to Single Ownership and the current beneficiary is listed as Surviving Spouse/Owner – and no new beneficiary information is provided, New York Life will default to the Estate of the new policy owner.
- An ownership change terminates all financial scheduled activities. In order to set up new financial activities, please complete out the appropriate form(s) located at www.newyorklifeannuities.com.

Trusts

- Ownership/Beneficiary Change form. The form must contain the Trust name, relationship to Insured, address, Tax Id number, and signature of the old owner as well as the signature of the trustee(s).
- The Statement of Trust form
- 72(u) Disclosure form
- Form W-9 Request for Taxpayer Identification Number and Certification
- The existing Beneficiary(ies) Designation on the Company's records will continue as is unless a new Beneficiary(ies) Designation is requested by the New Owner(s).
- An ownership change terminates all financial scheduled activities. In order to set up new financial activities, please complete out the appropriate form(s) located at www.newyorklifeannuities.com.

Ownership/Beneficiary Change Form
For New York Life Annuities

Phone: (800) 762-6212

Fax: (866) 858-8956 Attn: NYL Annuities

Log in to your account to upload the form and expedite its delivery, or scan the QR code to determine if this transaction can be processed online immediately.
www.newyorklifeannuities.com

SCAN ME

Fill in your policy details below and complete the section(s) that applies to the changes you would like to make.

Ownership, Sections 1 and 5 | Beneficiary, Sections 2 and 5 | Additional Information, Section 4

Policy number(s)	Email Address	Date of Birth (mm/dd/yyyy)
Owner (first, middle initial, last)	Social Security or Tax ID number	Telephone number
Owner Mailing Address	City	State / Zip Code
Joint Owner, if any (first, middle initial, last)	Social Security or Tax ID number	Telephone number

1. OWNERSHIP CHANGE

An ownership change may have tax implications. If the new owner is a non U.S. citizen, a completed W-8 or W-9 is required. If the new owner is a Resident Alien, please send a copy of Green Card. For more information, contact your tax adviser.

If changing the ownership to a Trust, please provide a copy of Trust Agreement, including the title page, signature page, and any applicable trustee designation pages and amendments to the Trust. A completed W-8 or W-9 is required. If changing ownership to a grantor trust, please be aware that our contract requires the death benefit to be paid upon the grantor's death, which could result in adverse tax consequences if the grantor and the annuitant are not the same person. For this reason, we strongly advise you to consult with your tax advisor prior to effecting such change.

If changing ownership to a Corporation, please provide a copy of the Corporate Resolution. For Corporations or Entities within the United States, a completed W-9 form is required. For those outside the domicile of the United States, tax certification is required. Please refer to the Internal Revenue Service website at www.irs.gov for the appropriate W-8 tax form.

Note: For annuity products, a change of ownership may create a taxable event. A transfer of ownership to a "non-individual" such as a corporation, partnership or trust may result in a loss of tax deferred status.

The existing Beneficiary(ies) Designation on the Company's records will continue as is unless a new Beneficiary(ies) Designation is requested by the New Owner(s). To request a new Beneficiary(ies) Designation, please see Section 2.

An ownership change terminates all scheduled activities. In order to set up new scheduled activities, please fill out the appropriate form(s).

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OWNERSHIP CHANGE

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you change policy ownership, we will ask for the new owner's name, address, date of birth, and other information that will allow us to identify the new owner. We may also ask to see the new owner's driver's license or other identifying documents.

New Owner			
Name (first, middle initial, last)		Email Address	
Relationship to Annuitant Self Spouse __ Other:	Social Security or Tax ID number	Date of Birth (mm/dd/yyyy)	Male Female
Country of Citizenship U.S. Other, Country Name:	If you check "Other" under Country of Citizenship, are you a U.S. Resident Alien? Yes No	Telephone number	
If mailing address is different than residential address or a P.O. Box, please provide residential address.			
Mailing Address — Street or P.O. Box	City	State	Zip Code
Residential Address — Street (P.O. Box not acceptable)	City	State	Zip Code

1. OWNERSHIP CHANGE (continued)

New Joint Owner			
Name (first, middle initial, last)		Email Address	
Relationship to Owner Self Spouse Other:	Social Security or Tax ID number	Date of Birth (mm/dd/yyyy)	Male Female
Country of Citizenship U.S. Other, Country Name:	If you check "Other" under Country of Citizenship, are you a U.S. Resident Alien? Yes No	Telephone number	

If mailing address is different than residential address or a P.O. Box, please provide residential address.				
Mailing Address	Street or P.O. Box	City	State	Zip Code
Residential Address	Street (P.O. Box not acceptable)	City	State	Zip Code

The current Owner(s) and the New Owner(s) must sign and complete Section 5.

2. BENEFICIARY CHANGE

The beneficiaries named here will replace all previous beneficiaries for the requested class. A percentage for each named individual is required. New York Life will pay equal percentages to the named beneficiaries if no percentage is provided. If naming a Trust as the beneficiary, please provide those pages of the Trust that show the name of the Trust, the Trust date, and the name(s) and the signature of the Trustees. **Percentages must total 100%.**

For Traditional, Roth and SEP IRA Plan types: Please note that available death benefit payout options differ depending on whether your designated Beneficiary is **eligible** or **non-eligible** (determined as of the date of your death) under the Internal Revenue Code ("IRC"). Eligible designated Beneficiaries are spouses, children under the age of majority, disabled or chronically ill individuals, as determined by the IRC, (including certain trusts for the disabled or chronically ill), or individuals who are not more than 10 years younger than you. All other individual Beneficiaries are non-eligible, and all proceeds must be distributed to them by the end of the 10th year following the year of your death (or the death of both you and the joint annuitant, if applicable).

For Inherited IRA and Inherited Roth IRA Plan types: After your death, your Beneficiaries may be limited to a distribution period that does not exceed 10 years from the end of the year following the year of death of the original IRA owner or retirement plan participant.

By checking this box, your spouse will be the Primary Beneficiary of the Policy and no other Primary Beneficiary should be designated. This allows the surviving Owner/Spouse to continue the Policy at the death of the other Owner before the Annuity Commencement Date. If you name someone other than your spouse, the spouse will not be able to exercise any spousal continuance and at death funds will go to the beneficiary listed. If your spouse is not a joint owner or annuitant under the policy, add their information below.

Surviving Owner or Surviving Spouse Under Joint Spousal Ownership (For Non-Qualified plan only)
(if you select this option, complete below only for Contingent Beneficiaries)

PRIMARY BENEFICIARY Full Name/Entity Name	Social Security or Tax ID Number	Date of Birth (mm/dd/yyyy)	Percentage
	Telephone	Relationship to Owner	
	Email Address		%
Address: Street	City	State	Zip Code

☐ **PRIMARY or** ☐ **CONTINGENT BENEFICIARY** Full Name/Entity Name	Social Security or Tax ID Number	Date of Birth (mm/dd/yyyy)	Percentage
	Telephone	Relationship to Owner	
	Email Address		%
Address: Street	City	State	Zip Code

2. BENEFICIARY CHANGE (continued)

☐ **PRIMARY or** ☐ **CONTINGENT BENEFICIARY** Full Name/Entity Name	Social Security or Tax ID Number	Date of Birth (mm/dd/yyyy)	Percentage
	Telephone	Relationship to Owner	
	Email Address		**%**
Address: Street	City	State	Zip Code

☐ **PRIMARY or** ☐ **CONTINGENT BENEFICIARY** Full Name/Entity Name	Social Security or Tax ID Number	Date of Birth (mm/dd/yyyy)	Percentage
	Telephone	Relationship to Owner	
	Email Address		**%**
Address: Street	City	State	Zip Code

Please also complete Section 5.

3. AGENT/BROKER DEALER REMOVAL (Required for Custodial to Individual Ownership Changes)

By checking this box, you are requesting to remove the agent and broker dealer from your policy. Your policy will be listed under a New York Life House Account and only authorized parties on file will be able to obtain policy specific information. If you would like to add a new agent and broker dealer to your policy, submit a completed Agent/Broker Dealer Change form (AGBDFORM).

4. ADDITIONAL INFORMATION

5. REQUIRED SIGNATURES

Your signature confirms that all information on this form is correct. You are aware an ownership change may have tax implications. Please consult with your tax adviser.

SIGN HERE Owner's Signature Date

SIGN HERE Joint Owner's Signature Date

Owner Tax Certification:

Under penalties of perjury, I certify that: (1) My Social Security Number or Tax ID Number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividend income; or (c) the IRS has notified me that I am no longer subject to backup withholding, (3) I am a U.S. person (includes a U.S. resident alien), and (4) The Foreign Account Tax Compliance Act (FATCA) code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. (Please note: if being submitted for a U.S. policy, this last certification (4) does not apply).

☐ **Check this box if the IRS has notified you that you are subject to backup withholding.**

If I am a U.S. entity, I am submitting a completed IRS Form W-9.

If I am not a U.S. citizen, U.S. resident alien or other U.S. person, I am submitting the applicable IRS Form W-8 with this form to certify my foreign status and, if applicable, claim treaty benefits.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

SIGN HERE New Owner's Signature Date

SIGN HERE New Joint Owner's Signature Date

Send your completed form to:

Fax: Attn: NYL Annuities – (866) 858-8956

Overnight/Express Mail: NYL Annuities – TPD, 400 White Clay Center Drive, Attn: LOCKBOX # 7390, Newark, DE 19711

Regular Mail: NYL Annuities – TPD, Mail Code 7390, PO Box 7247, Philadelphia, PA 19170-7390

STATEMENT OF TRUST

Phone: (800) 762-6212
Fax: (866) 858-8956 Attn: NYL Annuities

Instructions:

- Complete this form for Trust-owned Annuity policies.
- All Trustee(s) must sign where indicated on Page 4 of this form.
- New York Life Insurance and Annuity Corporation (NYLIAC) reserves the right to require a copy of the complete Trust document.

Complete items 1-11 before proceeding

1. Trust Name: ______________________________

2. Trust Tax ID: ______________________________

3. Annuitant(s) Name: ______________________________

4. Annuitant(s) Tax ID: ______________________________

5. Trust Date: ______________________________

6. I/We affirm that the Trust Agreement was created by ______________________________

   as Grantor/Settlor/Trustor.

7. State/Jurisdiction where Trust Established: ______________________________

8. Name(s) of all Trustee(s): ______________________________

   ____

9. Authority of Trustee(s):
   (If left unanswered, this will default to "May not act independently")

   ☐ **May act independently** – The Trust permits each Trustee to act individually, independently, and without the consent of any other Trustees or individual(s) authorized to act on behalf of the Trust

   ☐ **May not act independently –** The Trust provides that all Trustees must act together on behalf of the Trust. (Signatures of all Trustees are required on all documents)

10. Name(s) of Successor Trustee(s) (if applicable): ______________________________

    ____

11. Check this box if the Trust is a Charitable Remainder Annuity Trust (CRAT). ☐

STATEMENT REGARDING TRUST AS POLICY BENEFICIARY

Where the Trust is named as a beneficiary on an annuity policy, NYLIAC may require proof that the Trust remains in effect prior to paying any death benefit. NYLIAC will only remit payment to the Trust as beneficiary, and not to beneficiaries identified in the Trust document. The policy owner possesses all rights of ownership of each policy, including the right to change the beneficiary designation at any time, notwithstanding any provision to the contrary in the Trust document. NYLIAC shall have no liability after it pays the proceeds for each policy, as set forth in this Statement. The interest of the Trust in any policy shall be subject to any assignment of that policy made before or after the date of this Statement.

I/We, the Trustee(s), have reviewed and hereby affirm that the beneficiary designation for the policy being purchased or changed is fully consistent with the terms and provisions of the Trust document created by the Grantor/Settler/Trustor and dated as described on Page 1 hereof.

STATEMENT REGARDING TRUST AS OWNER

I/We, the Trustee(s), hereby affirm that the Trust document described on Page 1 hereof authorizes the undersigned to pay all policy premiums and imposes no limitations on the rights of the Trust as owner of the annuity policies.

STATEMENT REGARDING TRUST AS A CHARITABLE REMINDER ANNUITY TRUST (CRAT)

I/We have consulted with a qualified tax advisor and I/we understand and acknowledge that:

The Treasury Department and IRS released proposed regulations that would characterize certain transactions involving charitable remainder annuity trusts (CRATs) and single premium immediate annuities (SPIAs) as listed transactions, which could result in recordkeeping and disclosure requirements as well as significant penalties for participants and material advisors.

Annuity payments from the CRAT to the noncharitable beneficiary(ies) of the CRAT are taxed under the income ordering rules of Internal Revenue Code (“IRC”) section 664(b) and not under the rules of IRC section 72(b) that apply to annuity payments under a commercial annuity contract.

New York Life will issue IRS Form 1099-R each year to the CRAT to report the payments NYL makes to the CRAT (or on behalf of the CRAT) under its annuity contract. This Form 1099-R is separate from, and has no connection to, any tax reporting obligations of the CRAT with respect to the annuity payments the CRAT is required to make to the CRAT's noncharitable beneficiary(ies).

New York Life has not marketed the CRAT transaction and has not provided any aid, assistance, or advice regarding the CRAT transaction.

GRANTOR TRUST SECTION

If this policy is owned by a Grantor Trust (as defined below in Note 2) and the Grantor is an individual, the Grantor and the Annuitant must be the same.

By signing this form, you are confirming that the Individual Grantor and Annuitant are the same individual.

Is the Trust being opened a Grantor Trust? ○ Yes ○ No

Note: (1) The advisor must be informed by the client or his/her tax advisor as to whether the trust is a grantor trust,

(2) A grantor trust is a trust in which the person who establishes it (the grantor) retains an interest or control. In general, a grantor trust is ignored for tax purposes and all of the income, deductions, etc., of the trust are treated as belonging directly to the grantor. Items of income and deduction are generally reported on the grantor's income tax return. The trust typically doesn't have its own tax identification number (TIN) or file its own tax return. Usually, the trust uses the SSN of the grantor,

(3) The Executor(trix) of the Grantor’s estate must notify us upon the death of any Individual Grantor; and

(4) Federal income tax laws generally require that we pay the Death Benefit under the contract upon the death of any Individual Grantor of a Grantor Trust.

TRUST TAX CERTIFICATION

The tax certification provided below does not apply if the Trust is not a U.S. Person and has otherwise completed and submitted an applicable IRS Form W-8.

Under penalties of perjury, I/We certify that:

(1) My Social Security Number or Tax ID Number shown on this form is my correct taxpayer identification number,
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividend income; or (c) the IRS has notified me that I am no longer subject to backup withholding,
(3) I am a U.S. person (includes a U.S. resident alien), and
(4) The Foreign Account Tax Compliance Act (FATCA) code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. (Please note: if being submitted for a U.S. policy, this last certification (4) does not apply).

☐ Check this box if the IRS has notified the trust that it is subject to backup withholding.

If I am a U.S. entity, I am submitting a completed IRS Form W-9.

If I am not a U.S. citizen, U.S. resident alien or other U.S. person, I am submitting the applicable IRS Form W-8 with this form to certify my foreign status and, if applicable, claim treaty benefits.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

TRUSTEE SIGNATURE(S)

1. **X** ______________________________ **X** ______________________________ ____/____/____
Print Trustee Name — Trustee signature — Date

2. **X** ______________________________ **X** ______________________________ ____/____/____
Print Trustee Name, if required — Trustee signature, if required — Date

3. **X** ______________________________ **X** ______________________________ ____/____/____
Print Trustee Name, if required — Trustee signature, if required — Date

4. **X** ______________________________ **X** ______________________________ ____/____/____
Print Trustee Name, if required — Trustee signature, if required — Date

Send your completed form to:
Regular Mail: NYL Annuities - TPD, Mail Code 7390, PO Box 7247, Philadelphia, PA 19170-7390
Overnight/Express Mail: NYL Annuities - TPD, 400 White Clay Center Drive, Attn: LOCKBOX # 7390, Newark, DE 19711
Fax: Attn: NYL Annuity Service Center, (866) 858-8956

Internal Revenue Code Section 72(u) Disclosure
(For Trust or Entity-Owned Contract – Non-Qualified ONLY)

Under section 72(u) of the Internal Revenue Code, a trust or other entity which holds a non qualified deferred annuity contract may be taxed each year on the increase in the contract's value regardless of whether the contract earnings are distributed, and the favorable tax treatment otherwise accorded to the holder of an annuity contract may be unavailable. An exception may apply if the trust or other entity holds an annuity contract as an agent for a natural person (i.e., an individual). New York Life Insurance and Annuity Company assumes that the prospective trust or other entity owner will be holding the annuity contract as an agent for a natural person and, as applicable, will issue IRS Form 1099-R to report actual distributions made in the prior tax year.

The undersigned must notify New York Life Insurance and Annuity Company if there is a change in circumstances which causes the trust or other entity owner to no longer be holding the annuity contract as an agent for a natural person. In this event, applicable tax reporting may be different than as described above.

New York Life Insurance and Annuity Company, its employees and agents cannot provide tax or legal advice. The undersigned is solely responsible for, and should consult its own tax and legal advisors with respect to, any tax consequences resulting from this contract being owned by a non natural person.

By signing below, I acknowledge and agree to the statements above.

SIGN HERE

___________________________________ ____________________

Applicant's Signature Date

19070

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ____

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ____

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ____

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

☐☐ – ☐☐☐☐☐☐☐

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person** **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or “doing business as” (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner’s name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

• Protect your SSN,

• Ensure your employer is protecting your SSN, and

• Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.